Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	full name		
	govern	he name that is on your ment-issued picture	Dedric First name	Shenika First name
	identification (for example, your driver's license or passport).		Orlando Middle name	Nicole Middle name
	identific	rour picture cation to your meeting e trustee.	Ransberry Last name	Ransberry Last name
	WILLI LITE	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All oth	ner names you		
	have u years	used in the last 8	First name	First name
		e your married or n names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	-	the last 4 digits of Social Security	xxx - xx - <u>8017</u>	xxx - xx - <u>2593</u>
	Individ	er or federal lual Taxpayer	OR	OR
	identifi	ication number	9xx - xx	9xx - xx

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Document Ransberry Dedric Orlando Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names     and Employer     Identification Numbers     (EIN) you have used in		I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		<u>EIN</u>	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5604 S. Marshfield  Number Street  Unit 1	Number Street
		Chicago IL 60636 City State ZIP Code	City State ZIP Code
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:  Over the last 180 days before filing this petition,	Check one:  Over the last 180 days before filing this petition,
	bankruptcy.	I have lived in this district longer than in any other district.	I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Ransberry Dedric Orlando Debtor 1 Case Number (if known)

Tell the Court About Y	our Bankruptcy Case						
7. The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11						
are choosing to file under							
under							
	☐ Chapter 12	☐ Chapter 12					
	■ Chapter 13	3					
8. How you will pay the fee	local court yourself, y submitting	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
	By law, a j less than <sup>2</sup> pay the fe	judge may, but is no 150% of the official e in installments). If	ot required to, wait poverty line that a f you choose this o	est this option only if you are fil ve your fee, and may do so onlupplies to your family size and your family size and your form, you must fill out the <i>App</i> B) and file it with your petition.	y if your income is ou are unable to		
9. Have you filed for bankruptcy within the	□ No						
last 8 years?	Yes. Distri	ict ILNBKE	When	05/15/2014 Case Number	14-18386		
	Distr	ict None	When	Case Number			
				WIWI DD FITTI			
	Distri	ict	When	Case Number MM / DD / YYYY			
10. Are any bankruptcy	■ No						
cases pending or being filed by a spouse who is	☐ Yes. Debt	to.		Deletionship to you			
not filing this case with				Relationship to you _ Case Number, if kn			
you, or by a business parter, or by affiliate?				MM / DD / YYYY			
				Relationship to you _			
	Distri	ict	When	Case Number, if kn	own		
11. Do you rent your residence?	Yes. Has	to line 12 your landlord obtaine dence?	ed an eviction judgme	ent against you and do you want to	stay in your		
		No. Go to line 12. Yes. Fill out <i>Initial S</i> this bankruptcy petit		Eviction Judgment Against You (Fo	rm 101A) and file it w		

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Debtor 1 Dedric Orlando Document Ransberry Page 4 of 80

Case Number (if known)

business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of	business			
business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
		City		State Zip Code		
		Check the appropriate	e box to describe your business:			
		☐ Health Care Bus	siness (as defined in 11 U.S.C. § 101(27A))			
		☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51)	B))		
		☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))			
		☐ Commodity Brol	ker (as defined in 11 U.S.C. § 101(6))			
		☐ None of the abo	ve			
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	er 11, but I am NOT a small business debtor	-		
Part 4: Report if You Own or H	ave Any Hazaro	lous Property or Any Pro	perty That Needs Immediate Attention			
4. Do you own or have any property that poses or is	No.					
property that poses of is		Mhat ic the hazard?				
alleged to pose a threat of imminent and indentifiable hazard to	Yes.	what is the hazaru:				
alleged to pose a threat of imminent and	Yes.					
alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes.		s needed, why is it needed?			
alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	Yes.	If immediate attention is				
alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes.					
alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes.	If immediate attention is				

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Dedric

Orlando

Document

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Debtor 1

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main

Dedric Orlando Debtor 1

Document Ransberry

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Debtor	1 Dedric	Orlando Rai	nsberry	Case Number (if know	rn)
	First Name	Middle Name Last I	Name		
Part	Answer These Question	s for Reporting Purposes			
16.	What kind of debts do you have?		arily consumer debts? Considual primarily for a personal, far		
		•	arily business debts? Busine r investment or through the oper		-
		16c. State the type of debts y	you owe that are not consumer o	debts or business debts.	_
17.	Are you filing under Chapter 7?	No. I am not filing und	er Chapter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that enses are paid that funds will be		
	How many creditors do you estimate that you owe?	☐ 1-49 <b>■</b> 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	50 million 100 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
Par	7 Sign Below				
For		I have examined this petition, correct.	and I declare under penalty of p	perjury that the information	on provided is true and
			Chapter 7, I am aware that I may e. I understand the relief availabl		
			and I did not pay or agree to payed and read the notice required b		n attorney to help me fill out
		I request relief in accordance	with the chapter of title 11, Unite	ed States Code, specifie	ed in this petition.
		_	statement, concealing property, of esult in fines up to \$250,000, or io, and 3571.		
		/s/ Dedric Orlando Signature of Debtor 1	Ransberry	/s/ Shen	ika Nicole Ransberry of Debtor 2
		Executed on _ 02/27/2	2016 DD / YYYY	Executed o	00/07/0040

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Debtor 1	Dedric	Orlando	Ransberry	Case Number (if known)
	First Name	Middle Neme	Lost Name	• • •

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David M. Lulkin	Date	Date:	03/02/2016
Signature of Attorney for Debtor	Dute	MM / DE	) / YYYY
David M. Lulkin			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	3
	IL State		3 Code
Chicago City  Contact Phone 312-332-1800	State	ZIP	
City	State	ZIP	Code

Fill in this information to identify your case:							
Debtor 1	Dedric	Orlando	Ransberry				
	First Name	Middle Name	Last Name				
Debtor 2	Shenika	Nicole	Ransberry				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number (If known)			_				

# Check if this is an amended filing

## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Your assets Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B.  \$ 5.45	_
1b. Copy line 62, Total personal property, from Schedule A/B	<u> </u>
1c. Copy line 63, Total of all property on Schedule A/B	<u>0</u>
Part 22 Summarize Your Liabilities	
Your liabilities Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  \$	<u>0</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	_
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	<u>3</u>
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	<u>0</u>

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Debtor 1 Dedric Orlando Ransberry Case Number (if known)

First Name Middle Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,916.68 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 19,762.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 19,762.00 9g. Total. Add lines 9a through 9f.

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Fill in this in	nformation to ide	ntify your case and this fil	ing:	0 of 80		
Debtor 1	Dedric	Orlando	Ransberry			
	First Name Shenika	Middle Name Nicole	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Ransberry			
		or the : <u>NORTHERN</u> Distri	(State)		ı	Check if this is an
Case Numbe (If known)	r				ı	amended filing
Official F	orm 106A	/B				· ·
	le A/B: Pr					12/15
ategory where esponsible for ages, write yo	e you think it fits r supplying corre our name and cas	best. Be as complete and ct information. If more spa e number (if known). Ansv	accurate as possible. If two mace is needed, attach a separawer every question.	fits in more than one category, list the arried people are filing together, both a te sheet to this form. On the top of any	re equally	
Part 1:			Other Real Esate You Own or Ha			
No. Yes.  2. Add the do	Describe	portion you own for all of y	n any residence, building, land your entries fro Part 1, includir	ng any entries for pages		
you nave a	ttached for Part	i. Write that number here		>		\$0.00
Part 2:	Describe Your Vel	hicles				
O3. Cars, van No. Yes.  O4. Watercraf Examples No. Yes.	Describe  Describe  Make:  Model:  Year:  Approximate Milea  Other information:  ft, aircraft, motor  : Boats, trailers, moton  Describe	Chevrolet Venture 1999 200,000  homes, ATVs and other reors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors  Check if this is communinstructions)  ccreational vehicles, other vehicles are somewhat the pressels, snowmobiles, motorcycle	the ar  Credit  Curre  y entire  s and another  \$	ot deduct secured mount of any secu	claims or exemptions. Put used claims on Schedule D: laims Secured by Property  Current value of the portion you own?  00 \$ 214.50
			our entries fro Part 2, includir			\$ 214.50
		rsonal and Household Items		***		
	or have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples No.		nishings iurniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$2,000	\$2,000.00

Official Form 106A/B Record # 698317 Schedule A/B: Property Page 1 of 6

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Ransberry
Document
Last Name Case 16-08000 Orlando Doc 1 Dedric Debtor 1

First Name Middle Name

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07.	Electronics		
		and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
		devices including cell phones, cameras, media players, games	
	No.		
	Yes. Describ		
		TV, computer, printer, music collection, cell phone \$300	
			\$ <u>300.0</u> 0
08.	Collectibles of value		
		nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; Il card collections; other collections, memorabilia, collectibles	
	No.	in data conections, other conections, memorabilia, conectibles	
	=		
	Yes. Describ	<del></del>	0.00
			\$0.00
09.	Equipment for spor		
		tographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes tools; musical instruments	
	No.		
	Yes. Describ	<del></del>	\$ 0.00
10	Firearms		\$0. <u>0.0</u> 0
10.		s, shotguns, ammunition, and related equipment	
	No.	-,g,	
	=		
	Yes. Describ	<del></del>	\$ 0.00
11	Clothes		\$ <u></u>
		lothes, furs, leather coats, designer wear, shoes, accessories	
	∏No.		
	Yes. Describ	Everyday clothes, shoes, accessories \$1,000	
		Entry destricts, sheets, descended	\$ 1,000.00
12.	Jewelry		<u> </u>
	•	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver		
	No.		
	Yes. Describ	a	
		Wedding bands, costume jewelry \$150	
			\$ <u>150.0</u> 0
13.	Non-farm animals		
	Examples: Dogs, cats	birds, horses	
	No.		
	Yes. Describ	9	
			\$0.00
14.	Any other personal	and household items you did not already list, including any health aids you did not list	
	No.		
	Yes. Describ	<u>a</u>	
	_	Family Photos \$50	
			\$ <u>50.0</u> 0
15.	Add the dollar value	of all of your entries from Part 3, including any entries for pages you have attached	\$2.500.00
		number bene	\$3,500.00
	for Part 3. Write tha	number nere	
	for Part 3. Write tha	number here>	
P		our Financial Assets	
	Part 4: Describe Y	our Financial Assets	
	Part 4: Describe Y		Current value of the
	Part 4: Describe Y	our Financial Assets	portion you own?
	Part 4: Describe Y	our Financial Assets	portion you own? Do not deduct secured claims
Do	Describe Y you own or have an	our Financial Assets	portion you own?
Do	you own or have an	our Financial Assets v legal or equitable interest in any of the following?	portion you own? Do not deduct secured claims
Do	you own or have and  Cash  Examples: Money you	our Financial Assets	portion you own? Do not deduct secured claims
Do	you own or have any  Cash  Examples: Money you  No.	our Financial Assets  I legal or equitable interest in any of the following?  have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portion you own? Do not deduct secured claims
Do	you own or have and  Cash  Examples: Money you	our Financial Assets  I legal or equitable interest in any of the following?  have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portion you own? Do not deduct secured claims

Debtor 1

Dedric

Case 16-08000 Orlando

Doc 1

Filed 03/08/16

Ransberry
Document
Last Name

First Name

Middle Name

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17.	Deposits of	f money			
			s, or other financial accounts; certification of the second secon	icates of deposit; shares in credit unions, brokerage houses, the same institution, list each.	
	<b>=</b>	Dogoribo	Account Type:	Institution name:	
	Yes.	Describe	Checking Account	TCF Bank	<b>\$</b> 1.00
			Savings Account	TCF Bank	<b>\$</b> 5.00
			Other financial account	MetaBank NetSpend	\$ 15.00
			Other illiancial account	Wetabank Netopenu	\$ 21.00
18.	Examples: I	-	publicly traded stocks stment accounts with brokerage firm	ns, money market accounts	\$21.00
	No. Yes.	Describe	Institution or issuer name:		
19.	Non-public	ly traded stoci	k and interests in incorporated	d and unincorporated businesses, including an interest in	\$0.00
	Yes.	Describe	Name of Entity and Percent o	of Ownership:	
	_				\$0.00
20.	Negotiable	instruments inclu	de personal checks, cashiers' check	e and non-negotiable instruments ks, promissory notes, and money orders. meone by signing or delivering them.	
	Yes.	Describe	Issuer name:		
					\$ <u>0.0</u> 0
21.		or pension ac			
		nterests in IRA, E	=RISA, Keogn, 401(κ), 403(b), thrift	savings accounts, or other pension or profit-sharing plans	
	No. Yes.	Describe	Type of account and Institution	on name:	
~~	0				\$ <u>0.0</u> 0
22.	=	posits and pre		ay continue service or use from a company	
				es (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:		
23.		A contract for	a periodic payment of money	to you, either for life or for a number of years)	\$0.00
	No.	Describe	Issuer name and description:		
	1 cs.	Describe	iodai namo ana accomption.		\$ 0.00
24.			IRA, in an account in a qualifi A(b), and 529(b)(1).	ied ABLE program, or under a qualified state tuition program.	·
	Yes.	Describe	Institution name and descripti	ion. Separately file the records of any interests.11 U.S.C. § 521(c):	0.00
25	Truste par	iitable or futur	e interests in property (other t	than anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
20.	No.	intable of future	e interests in property (other t	man anything listed in line 1), and rights of powers	
	Yes.	Describe			\$0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and oth	ner intellectual property	
	Examples: I	nternet domain n	ames, websites, proceeds from roy	alties and licensing agreements	
	Yes.	Describe			\$ 0.00
27.	Licenses, f	ranchises, and	d other general intangibles		<del></del>
				ociation holdings, liquor licenses, professional licenses	
	Yes.	Describe			
					\$0.00

Case 16-08000 Orlando Dedric Debtor 1

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Ransberry
Document
Last Name

Desc Main

First Name

Middle Name

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Мо	ney or prope	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.			
	Yes.	Describe	Anticipated 2015 Federal Tax Refund \$1,500	\$ 1,500.00
29.		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No. Yes.	Describe		s 0.00
30.	Other amou	unts someone d	owes you	ψ <u></u> σ
	Examples: l	Jnpaid wages, disa	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.	Interest in i	insurance polic	ies	-
		Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	December	Company Name & Beneficiary:	1
	Yes.	Describe	Term life insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
	Yes.	Describe		\$ <u> </u>
34.	Other conti	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	-
	Yes.	Describe		\$0.00
35.	_	ial assets you d	id not already list	
	No. Yes.	Describe		\$ <u>0.0</u> 0
	Address to		form and the form Deat 4 including any of the form of the first of the form of the first of the form of the first of the f	
			of your entries from Part 4, including any entries for pages you have attached er here	\$1,521.00
F	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
	Yes.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	,
	Yes.	Describe		
				\$0.00

Debtor 1 Dedric Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Page 14 of 80 umber (if known) Document

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 16-08000 Dedric

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\$5,235.50

First Name

63. Toal of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 214.50 56. Part 2: Total vehicles, line 5 \$ 3,500.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 1,521.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 5,235.50 62. Total personal property. Add lines 56 through 61. ..... \$ 5,235.50

Official Form 106A/B Record # 698317 Page 6 of 6 Schedule A/B: Property

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Fill in this in	nformation to identi	fy your case:	
Debtor 1	Dedric	Orlando	Ransberry
	First Name	Middle Name	Last Name
Debtor 2	Shenika	Nicole	Ransberry
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			_

## Official Form 106C

## **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
=	ming state and federal nonbankrupt	•	§ 522(D)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$_300	<b></b> \$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>1,000</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$1,000.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Wedding bands, costume jewelry	\$ <u>150</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 698317	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Dedric Orlando Document Page 17 of 80 Number (if known) Last Name

Part 2:	Additional Page					
	scription of the property le A/B that lists this prop		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	on
			Copy the value from Schedule A/B	Check only one box for each exemption		
3. Are you	claiming a homestead	exemption of more t	han \$155,675?			
(Subject t	to adjustment on 4/01/1	6 and every 3 years a	after that for cases filed or	or after the date of adjustment .)		
No.						
Yes.	Did you acquire the pro	perty covered by the	exemption within 1,215 da	ays before you filed this case?		
	No					
	Yes.					
Official For	m 106C Rec	ord # 698317	Schedule C: Th	ne Property You Claim as Exempt	Page 2	2 of 2

Fill in this ir	Caso 16 (		Filad 02/09/16 Ent	tored 03/08/16 15 8 of 80	5:12:40	Desc Main	
Debtor 1	Dedric	Orlando	Ransberry				
	First Name	Middle Name	Last Name				
Debtor 2	Shenika	Nicole	Ransberry				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States  Case Numbe (If known)		e : <u>NORTHERN</u> District of _	ILLINOIS (State)			Check if thi	0.00
	orm 106D  D: Creditors	s Who Have Claim	ns Secured by Prop	erty			12/15
information. If in additional page  1. Do any cre  No. Ch	more space is neede s, write your name a ditors have claims s	ed, copy the Additional Page and case number (if known). secured by your property? omit this form to the court with	e are filing together, both are ed, fill it out, number the entries, in the second of the entries, in your other schedules. You have	and attach it to this form. O	n the top of a	ny	
Part 1:	List All Secured Clain	ns					
for each c	laim. If more than or	ne creditor has a particular cla	ured claim, list the creditor separ nim, list the other creditors in Pari cording to the creditors name.	t 2. Do no	mn A unt of claim of deduct the of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any

Fill in t	his information to identify		1 Filed 02/09/16	Entered 03/08/16 9 of 80	15:12:40	Desc Mair	า
		•		3 01 00			
Debtor	1 Dedric	Orlando	Ransberry				
	First Name	Middle Name	Last Name				
Debtor	Shenika Shenika	Nicole	Ransberry				
(Spouse, i	f filing) First Name	Middle Name	Last Name				
United	States Bankruptcy Court for the	e: <u>NORTHERN</u> [	<u> </u>				
Case N	umber		(State)			☐ Check	if this is an
(If know						amend	led filing
Officia	al Form 106E/F						
		wa Wha Hav	a Unacaurad Claima				12/15
			e Unsecured Claims or creditors with PRIORITY claims	and Dout 2 for anoditors with	NONDRIGHTY AL	-!	
creditors v	with partially secured clai opy the Part you need, fill additional pages, write yo	, ms that are listed in it out, number the our name and case	•	e Claims Secured by Property	/. If more space is	;	
1. Do an	y creditors have priority ι	unsecured claims a	gainst you?				
□ N	o. Go to Part 2.						
Y	es.						
unsec	cured claims, fill out the Co	ntinuation Page of F	laims in alphabetical order accordir Part 1. If more than one creditor hol structions for this form in the instru	ds a particular claim, list the otl		· ·	Nonpriority amount
2.1	inois Department of Reven	ue	Last 4 digits of account number		\$_500.00	<u>\$ 500.00</u>	\$ <u>0.00</u>
	editor's Name		Miles and the state of the second of the sec				
_	D Box 19044 Imber Street		When was the debt incurred?				
I NC	illibei Stieet						
-			As of the date you file, the claim i	is: Check all that apply.			
Sp	oringfield	L 62794-9044	Unliquidated				
Cit	y owes the debt? Check one.	State Zip Code	Disputed				
	Debtor 1 only		<b>ы</b> .				
_ =	Debtor 2 only		Type of PRIORITY unsecured clai	im:			
	Debtor 1 and Debtor 2 only		Domestic support obligations				
□A	at least one of the debtors and	another	Taxes and certain other debts you	u owe the government			
	Check if this claim relates to	а					
	community debt e claim subject to offest?		Claims for death or personal injur	y while you were			
10 11	=		intoxicated Other. Specify				
Y	'es						
Part 2:	List All of Your NONPI	RIORITY Unsecured	Claims				
3. Do an	y creditors have nonprior	ity unsecured clair	ns against you?				
l ⊓ м	o. You have nothing to rep	ort in this part. Sub	omit this form to the court with your	other schedules.			
Y							
_		ocured claims in the	e alphabetical order of the credito	or who holds each claim. If a co	reditor has more th	nan one	
nonpr includ	iority unsecured claim, list	the creditor separat one creditor holds a	ely for each claim. For each claim l particular claim, list the other credit	listed, identify what type of clair	m it is. Do not list c	laims already	

Total claim

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Debtor 1	Dedric Orlando	Racument Page 20 of 80 Page (if known)	_
	First Name Middle Name	Last Name	
4.1	Ashley Stewart	Last 4 digits of account number	\$ <u>251.00</u>
	Creditor's Name PO Box 659705	When was the debt incurred?	
	Number Street	when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	San Antonio TX 78265	Contingent	
	City State Zip Code	Unliquidated	
w	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No ¬.,	Other. SpecifyCredit Card or Credit Use	
-	Yes AT&T	Look & divide of account mumber	<b>\$</b> 329.00
4.2	Creditor's Name	Last 4 digits of account number	\$ <u>020.00</u>
	PO Box 6416	When was the debt incurred? 2013	
	Number Street		
		As of the date you file the plain in Cheek all that apply	
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Carol Stream IL 60197	Unliquidated	
l	City State Zip Code		
"	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other, Specify	
4.3	Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ <u>324.00</u>
	Creditor's Name	<del></del>	
	15000 Capital One Dr	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
ΙË	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Creditor's Name		
Creditor s realite		
2800 W 87th St	When was the debt incurred?	
Number Street		
Trainesi Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60652		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
<b> </b>		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
_		
No	Other. Specify Medical/Dental Services	
Yes		
4.5 City of Chicago Bureau Parking	Last 4 digits of account number	<b>\$</b> _9,540.00
Creditor's Name		<del></del> _
PO Box 88292	When was the debt incurred? 2008-2012	
	Then was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Objection III 00000	Contingent	
Chicago IL 60680	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Time of NONDRIORITY are counted alaims	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
Bootor Fund Bootor 2 only		
<b> </b>	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another  Check if this claim relates to a	that you did not report as priority claims	
At least one of the debtors and another  Check if this claim relates to a community debt		
At least one of the debtors and another  Check if this claim relates to a	that you did not report as priority claims	
At least one of the debtors and another  Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	that you did not report as priority claims	
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed	e 266.00
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	<b>\$</b> <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Creditor's Name	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	<b>\$</b> <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Creditor's Name	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	<b>\$</b> <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	<b>\$</b> <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890  Number Street	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.6  Comcast Cable Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  4.6  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	<b>\$</b> <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.6  Comcast Cable Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt ls the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Debt Owed  Last 4 digits of account number	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt ls the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt ls the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.6 Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only  At least one of the debtors and another	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  4.6 Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Yes  4.6 Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No Yes  Comcast Cable  Creditor's Name PO Box 7890  Number Street  Southeastern PA 19398  City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$ <u>266.00</u>

Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Case 16-08000 Page 22 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/Ashstwrt **\$** 236.00 Last 4 digits of account number \_\_\_\_NULL

Po Box 182789		When was the debt incurred? 2015-2015	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
Columbus	OLI 42249	Contingent	
	OH 43218	Unliquidated	
City 'ho owes the debt? Check	State Zip Code one.	Disputed	
Debtor 1 only		_	
Debtor 2 only		Turns of NONDBIODITY unaccounted alaims	
=		Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 onl			
At least one of the debtors	and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relat	es to a	that you did not report as priority claims	
community debt	- 40	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offer ■	st?		
No		Other. Specify Credit Card or Credit Use	
Yes			+ 405.00
Commonwealth Edison		Last 4 digits of account number	\$ <u>485.00</u>
Creditor's Name	•	When was the debt insurand?	
3 Lincoln Center 4th Flo	UI	When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Oakbrook Terrace	IL 60181	Unliquidated	
City	State Zip Code	Disputed	
/ho owes the debt? Check	one.		
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 onl	y	Student loans	
At least one of the debtors	and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relat	es to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offer	st?		
No		Other. Specify Utility Bills/Cellular Service	
Yes		_	
Commonwealth Edison		Last 4 digits of account number	\$ <u>1,719.00</u>
Creditor's Name			
3 Lincoln Center 4th Flo	or	When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Oakbrook Terrace	IL 60181	Unliquidated	
City	State Zip Code	<b>_</b>	
/ho owes the debt? Check	one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 onl	y	Student loans	
At least one of the debtors	and another	Obligations arising out of a separation agreement or divorce	
Chack if this claim roles	es to a	that you did not report as priority claims	
Check if this claim relat	es to a	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
_			

Record # 698317

Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Case 16-08000 Page 23 of 80 Case Number (if known) **Dacument** Dedric Orlando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.10 Community Pathology Associates, LLC **\$** 315.00 Last 4 digits of account number \_

Creditor's Name	When the debt in sum d2	
PO Box 5957	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Corol Street	Contingent	
Carol Stream IL 60197	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	_ , , , , , , , , , , , , , , , , , , ,	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	<b>—</b> 0.11	
Yes	Other. Specify	
4.11 Consultants in Clinical Path.	Last 4 digits of account number	<b>\$</b> 218.00
Creditor's Name	Luci 4 digito oi docodiit ildinisti	·
37416 Eagle Way	When was the debt incurred?	
Number Street		
	As of the date way file the plains in Obsal, all that such	
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60678-1374	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other. Specify Medical/Dental Services	
Yes		
4.12 Consultants in Clinical Pathology	Last 4 digits of account number	<u>\$_57.00</u>
Creditor's Name		
PO box 5979	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Carol Stream IL 60197	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Medical/Dental Consises	
. =	Other. Specify Medical/Dental Services	
Yes		

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Page 24 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	Consultants in Clinical Pathology	Last 4 digits of account number	<b>\$</b> 61.00
1111	Creditor's Name	<del></del>	
	PO box 5979	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
l	City State Zip Code	☐ Disputed	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	■ No ¬	Other. Specify	
$\vdash$	Yes Consultants in Clinical Pathology		<b>\$</b> 592.00
4.14		Last 4 digits of account number	\$ 392.00
	Creditor's Name PO Box 5979	When was the debt incurred?	
	Number Street	Then was the dest incurred:	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
lī	Debtor 1 and Debtor 2 only	Student loans	
1 7	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	Guldi. Oposity	
4.15	Consultants in Lab Medicine	Last 4 digits of account number	\$ <u>42.00</u>
	Creditor's Name		
	PO Box 5981	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
l	City State Zip Code	Disputed	
<u>"</u>	/ho owes the debt? Check one.	LI Stophace	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	No	Other. Specify	
1 1	Yes		

Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Page 25 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.16	Consultants in Lab Medicine	Last 4 digits of account number	<b>\$</b> 50.00
	Creditor's Name		
	PO box 5981	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
Ϊ́	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.17	Evergreen Emergency Services	Last 4 digits of account number	<u>\$ 378.00</u>
	Creditor's Name		
	PO Box 428080	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Evergroop Dork II 60005	Contingent	
	Evergreen Park IL 60805	Unliquidated	
w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
$\vdash$	Yes	AUU I	. 054.00
4.18	First Premier BANK	Last 4 digits of account number NULL	\$ <u>651.00</u>
	Creditor's Name 601 S Minnesota Ave	When was the debt incurred? 2015-2015	
	Number Street		
	Number Officer		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57104	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	■ No ¬	Other. Specify _ Credit Card or Credit Use	
	Yes		

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Creditor's Name 601 S Minnesota Ave	When was the debt incurred? 2014-2015	
Number Street	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57104	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Constitutional Comits		. 0.00
4.20 Great Lakes Educational Servic	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When was the debt incurred?	
2401 International Lane  Number Street	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53704	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes		
4.21 Gynecological Cancer Institute of Chicago	Last 4 digits of account number	\$ <u>676.00</u>
Creditor's Name	When was the debt incurred?	
5716 W 95th St	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Oak Lawn IL 60453	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	<del>_</del>	

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Case 16-08000 Doc 1 Page 27 of 80 Case Number (if known) **Dacument** Dedric Orlando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.22	Holy Cross Hospital	Last 4 digits of account number	\$ <u>1,097.00</u>
	Creditor's Name		
	PO Box 2166	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bedford Park IL 60499-2166	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only	T (100)P10P17/	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other. Specify Medical/Dental Services	
i	Yes	Other. Specifyiviedical/Derital Services	
4.23	Holy Cross Hospital	Last 4 digits of account number	<b>\$</b> 5,131.00
7.20	Creditor's Name		-
	PO Box 2166	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bedford Park IL 60499-2166	Unliquidated	
	City State Zip Code	Disputed	
\ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest? No	Madical/Daniel Occion	
ľ	Yes	Other. Specify Medical/Dental Services	
4.24	Illinois Collection SE	Last 4 digits of account number 2467	<b>\$</b> 161.00
4.24	Creditor's Name		·
	8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Tinley Park IL 60487	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ا ا	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
¦	s the claim subject to offest?	Madical Dabi	
	■ No	Other. Specify Medical Debt	
	Yes		

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Creditor's Name		
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60487		
City State Zip Co	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes  1 26 Illinois Collection SE	Last 4 digits of account number 2406	<b>\$</b> 335.00
4.26 Creditor's Name	Last 4 digits of account number 2400	ψ <u>σσσ.σσ</u>
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Tinley Park IL 60487	Contingent	
City State Zip Co	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>-</del>	
No	Other. Specify Medical Debt	
Yes		
4.27 Illinois Collection SE	Last 4 digits of account number <u>2465</u>	\$ <u>421.00</u>
Creditor's Name	When was the debt incurred? 2015-2015	
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60487	Unliquidated	
City State Zip Co Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b>                                   </b>	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	_ , , , , , , , , , , , , , , , , , , ,	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Medical Debt	
Yes	Other. Specify Medical Debt	

Record # 698317

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4.28 Illinois Collection SE	Last 4 digits of account number 1880	\$ <u>426.00</u>
Creditor's Name		
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60487	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b>                                   </b>	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other. Specify Medical Debt	
Yes	Outor. Opecity	
Illinoia Callaction CF	Last 4 digits of account number 1881	<b>\$</b> 464.00
4.29 Creditor's Name	Lust 4 digits of account number	Ψ
	When was the debt incurred? 2015-2015	
8231 185Th St Ste 100	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Tinley Park IL 60487	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Books to periodical of profit offaring plants, and other offinitial dools	
No	M. F. d Dald	
I	Other. Specify Medical Debt	
Yes Illinois Collection SE	1000	<b>*</b> 050 00
4.30 Illinois Collection SE	Last 4 digits of account number <u>1882</u>	<u>\$ 959.00</u>
Creditor's Name	2045 2045	
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file the claim is: Cheek all that apply	
	As of the date you file, the claim is: Check all that apply.	
Tinley Park IL 60487	Contingent	
	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify Medical Debt	
Yes		

Record # 698317

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Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.31	Jefferson Capital Systems LLC	Last 4 digits of account number	\$_992.00
	Creditor's Name		
	PO Box 953185	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Louis MO 63195	Unliquidated	
١,,	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ì	No	Other. Specify Credit Extended to Debtor(s)	
	Yes	Other. SpecifyCredit Exterided to Debior(s)	
4.32	Little Co. of Mary Empl. CU	Last 4 digits of account number	<b>\$</b> 171.00
1.02	Creditor's Name		
	2800 W. 95th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evergreen Park IL 60805	Unliquidated	
	City State Zip Code	Disputed	
<u>'</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No Tv	Other. Specify	
4 22		Last 4 digits of account number	<b>\$</b> 137.00
4.33	Creditor's Name	Last 4 digits of account number	<u> </u>
	2800 W 87th St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60652	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.34	Little Company of Mary Hosp.	Last 4 digits of account number	<u>\$ 564.00</u>
	Creditor's Name	When was the debt incurred?	
	PO box 97677  Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60678	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a community debt	that you did not report as priority claims	
ls ls	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Outer. Opening	
4.35	Little Company of Mary Hosp.	Last 4 digits of account number	\$ <u>1,021.00</u>
	Creditor's Name		
	PO Box 97677	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60678	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other, Specify Medical/Dental Services	
	Yes	Other. Specify Medical/Dental Services	
4.36	Little Company of Mary Hosp.	Last 4 digits of account number	\$ <u>1,120.00</u>
	Creditor's Name		
	2800 W. 95th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fuergreen Pork	Contingent	
	Evergreen Park IL 60805	Unliquidated	
V	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?  No	Medical/Dental Continue	
	Yes	Other. Specify Medical/Dental Services	
	100		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.37	Little Company of Mary Hosp.	Last 4 digits of account number	\$ <u>1,771.00</u>
	Creditor's Name	• ———	
	2800 W. 95th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evergreen Park IL 60805	Unliquidated	
١.	City State Zip Code	Disputed	
\ \ \	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
i	s the claim subject to offest?	Tour of Madical/Dantal Sorvices	
	Yes	Other. Specify Medical/Dental Services	
4.38	Loyola Univ. Med. Center	Last 4 digits of account number	<b>\$</b> 1,122.00
7.50	Creditor's Name		·
	PO Box 3021	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53201	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest?	_	
	No	Other. SpecifyMedical/Dental Service	
4.00	Yes Loyola Univ. Med. Center	Last A digita of account number	<b>\$</b> 2,443.00
4.39	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 3021	When was the debt incurred?	
	Number Street	<del></del>	
		As of the determination for the classic for Object 1999 and 1999	
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee WI 53201	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Service	
	Yes		

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Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page			
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.40	Loyola University Med Center	Last 4 digits of account number	<b>\$</b> _13.00	
	Creditor's Name			
	PO box 3021	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Milwayles MI 50004	Contingent		
	Milwaukee WI 53201	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	■ No □	Other. Specify Medical Debt		
4 44	LUMC Patient Payments	Look A digita of account number	<b>\$</b> 95.00	
4.41	Creditor's Name	Last 4 digits of account number	φ_σσ.σσ	
	PO Box 3021	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Milwaukee WI 53201	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only	T (NONDIODITY		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
		that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.42	Merchants Credit Guide	Last 4 digits of account number 0044	\$ <u>171.00</u>	
	Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015		
	Number Street	THICH Was the dest incurred:		
	Number Sueet			
		As of the date you file, the claim is: Check all that apply.		
	Chicago IL 60606	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Other Specify Medical Debt		
	Yes	Other. Specify Medical Debt		

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223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015	
Number Street	Then was the dest meaned:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago II 60606	Contingent	
Chicago IL 60606	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>-</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and office similar debts	
No	Other. Specify Medical Debt	
Yes	Other: Specify	
Merchants Credit Guide	Last 4 digits of account number 0018	<b>\$</b> 1,021.00
Creditor's Name	<del> </del>	
223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60606	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
Merrick Bank	Last 4 digits of account number	\$ <u>1,087.00</u>
Creditor's Name	When was the debt incurred? 2015	
PO Box 9201	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Old Bethpage NY 11804	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
	□	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	

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Creditor's Name 11824 Southwest Hwy.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.  Contingent	
Palos Heights IL 60463	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Medical/Dental Services	
4.47 Peoples Gas	Last 4 digits of account number	<b>\$</b> 1,698.00
Creditor's Name		
130 E. Randolph Dr.	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60601-6207	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes A 48 Peoples Gas		<b>\$</b> 2,063.00
4.48 Peoples Gas Creditor's Name	Last 4 digits of account number	\$ 2,003.00
130 E. Randolph Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60601-6207	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	<del>-</del>	

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After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim			
4.49	Radiology Imaging Specialists	Last 4 digits of account number	<b>\$</b> 37.00
	Creditor's Name		
	39645 Treasury Center	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60694	Unliquidated	
١,,	City State Zip Code	Disputed	
ľ	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madical/Dental Convices	
	Yes	Other. Specify Medical/Dental Services	
4.50	Radiology Imaging Specialists	Last 4 digits of account number	<b>\$</b> 64.00
4.50	Creditor's Name	Last 4 digits of documentalists	*
	39645 Treasury Center	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60694	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
E	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
$\vdash$	Yes		. 007.00
4.51	Radiology Imaging Specialists	Last 4 digits of account number	\$ <u>337.00</u>
	Creditor's Name 39645 Treasury Center	When was the debt incurred?	
		Thien was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60604	Contingent	
	Chicago IL 60694	Unliquidated	
_ v	City State Zip Code //ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?	<del>_</del>	
	No	Other. Specify Medical/Dental Services	
	Yes	<u> </u>	

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sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clain
Radiology Imaging Specialists	Last 4 digits of account number	\$ <u>2,980.00</u>
Creditor's Name	When we the debt in survey 12	
39645 Treasury Center	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60694	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify Medical/Dental Services	
Yes	Other. Specify	
Robert J. Semrad & Associates	Last 4 digits of account number	<b>\$</b> 1.00
Creditor's Name	Last 4 digits of account number	<del>*</del>
20 S. Clark St., 28th floor	When was the debt incurred? 2015	
Number Street		
Tallies Cass.		
	As of the date you file, the claim is: Check all that apply.	
Chicago II 60603	Contingent	
Chicago IL 60603	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only		
<b>=</b>		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Attorney"s Fees & Notice	
Yes		
Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When was the debt incurred? 2015	
2701 S. Dirksen Pkwy.	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62723	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Social to periodicition productionaling plants, and other similar debits	
No	Other. Specify Notice Only	
<b>■</b> ···	Other, Specify Notice Only	

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After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.55	Sinai Medical Group	Last 4 digits of account number	\$ <u>248.00</u>
	Creditor's Name	<del></del>	
	26460 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	Unliquidated	
	City State Zip Code	Disputed	
W	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Other, specify Medican Derital Gervices	
4.56	Sprint	Last 4 digits of account number	<b>\$</b> 685.00
	Creditor's Name		
	PO Box 7949	When was the debt incurred? 2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 66207	Unliquidated	
	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.	□	
	Debtor 1 only	- ()()()()()()()()()()()()()()()()()()()	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Out of One of Alltility Bills/Callular Sarvice	
	Yes	Other. Specify Utility Bills/Cellular Service	
4.57	St. Anthony Emergency Services Phys Grp	Last 4 digits of account number	\$ 85.00
7.51	Creditor's Name		
	3504 W 95th St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evergreen Park IL 60805	Unliquidated	
	City State Zip Code		
	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?		
	Yes	Other. Specify	

Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Case 16-08000 Doc 1 Page 39 of 80 Case Number (if known) **Dacument** Dedric Orlando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** St. Anthony Hospital **\$** 252.00 Last 4 digits of account number \_

Creditor's Name 135 S. LaSalle	When was the debt incurred?	
Number Street	Which was the dest incurred:	
Department 1849	As of the date was file the above to Oberlanding to	
Bepartment 1040	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60674-1849	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		. 404.00
4.59 Stroger Hospital	Last 4 digits of account number	\$ <u>421.00</u>
Creditor's Name 1901 W. Harrison St.	When was the debt incurred?	
	When was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60612	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
4.60 Stroger Hospital	Last 4 digits of account number	<u>\$ 480.00</u>
Creditor's Name		
1901 W. Harrison St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
01:	Contingent	
Chicago IL 60612	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to pension of profit-straining prairis, and other similar debts	
No	Other. Specify Medical/Dental Services	
Yes	Caron opcomy	

Page 40 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.61	Surge MasterCard	Last 4 digits of account number			
	Creditor's Name PO Box 8099	When was the debt incurred?			
	Number Street				
		As of the date was file the delay to Otto Lattitudes of			
		As of the date you file, the claim is: Check all that apply.			
	Newark DE 19714	Contingent			
	City State Zip Code	Unliquidated			
<u> </u>	/ho owes the debt? Check one.	Disputed			
<u> </u>	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	the claim subject to offest?				
	Yes	Other. Specify			
4.62	TCF National Bank	Last 4 digits of account number	<b>\$</b> 100.00		
7.02	Creditor's Name	<del></del>			
	PO Box 170995	When was the debt incurred? 2012			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Milwaukee WI 53217	Unliquidated			
١,,	City State Zip Code /ho owes the debt? Check one.	Disputed			
"	7				
	Debtor 1 only	Turns of MONDRIORITY and account of all installed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another	that you did not report as priority claims			
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	the claim subject to offest?	Debts to pension of prone-sharing plans, and other similar debts			
	No	Other. Specify			
	Yes				
4.63	The Cardiology Group	Last 4 digits of account number	\$ <u>400.00</u>		
	Creditor's Name	When was the dalet in summed?			
	2800 W 87th St	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60652	Contingent			
	City State Zip Code	Unliquidated			
v	/ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Γ	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	s the claim subject to offest?	_			
	No Vec	Other. Specify			

Page 41 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
		<b>33</b>	
4.64	Timothy Putnam, MD	Last 4 digits of account number	<b>\$</b> 1,305.00
	Creditor's Name		
	900 Jorie Blvd, Ste 220	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oak Brook IL 60523	Contingent	
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 1636	<b>\$</b> 2,439.00
4.65	Creditor's Name	Last 4 digits of account number 1030	\$ 2,400.00
	Po Box 4222	When was the debt incurred? 2006-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Iowa City IA 52244	☐ Contingent ☐ Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
i	Yes	Other. Specify	
4.66	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 4209	<b>\$</b> 3,878.00
	Creditor's Name	0000 0044	
	Po Box 4222	When was the debt incurred? 2006-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	lowa City IA 52244	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	ls the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

Official Form 106E/F

Page 42 of 80 Case Number (if known) **Document** Dedric Orlando Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.67	US Bank	Last 4 digits of account number	<b>\$</b> _10.00
	Creditor's Name PO Box 1800	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Saint Paul MN 55101	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	• O 17 O 1 O 17 U	
		Other. Specify Credit Card or Credit Use	
1 60	US DEPT OF ED/Glelsi	Last 4 digits of account number 8581	<b>\$</b> 13,445.00
4.68	Creditor's Name	Lust 4 digits of account number	¥ <u></u>
	Po Box 7860	When was the debt incurred? 1996-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Other, Specify	
4.69	Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	2007 2044	
	6250 Ridgewood Rd	When was the debt incurred? 2007-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud MN 56303	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	<u> </u>	

Case 16-08000 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Doc 1 Page 43 of 80 Case Number (if known) \_\_\_ **Pacument** Dedric Orlando Debtor 1 First Name **\$** 186.00 Wow Cable 4.70 Last 4 digits of account number Creditor's Name 2015 Box 5715 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Other. Specify \_\_Cable Bill

Official Form 106E/F

Is the claim subject to offest?

No

Case 16-08000

Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main

Debtor 1 <u>Ded</u>ric

Orlando

**Document** 

Page 44 of 80 Case Number (if known)

List Others to Be Notified for a Debt That You Already Listed

example, if a collection agency is trying to collect from you for a debt yo 2, then list the collection agency here. Similarly, if you have more than o additional creditors here. If you do not have additional persons to be not	u owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the
Enhanced Recovery Corp.	On which entry in Part 1 or Part 2 list the original creditor?
Name 8014 Bayberry Road	Line of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Jacksonville FL 32256 City State Zip Code	Last 4 digits of account number
Arnold Scott Harris, PC	On which entry in Part 1 or Part 2 list the original creditor?
Name 222 Merchandise Mart, #1932	Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60654	Last 4 digits of account number
City State Zip Code	
Stellar Recovery Inc.	On which entry in Part 1 or Part 2 list the original creditor?
Name 1327 Highway 2 W, Ste. 100	Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Kalispell MT 59901	Last 4 digits of account number
City State Zip Code	
Evergreen Emergency Services	On which entry in Part 1 or Part 2 list the original creditor?
Name 3504 W 95th St	Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Evergreen Park IL 60805	Last 4 digits of account number
City State Zip Code  Merchants Credit Guide Co.	On which entry in Part 1 or Part 2 list the original creditor?
Name 223 W. Jackson Blvd., Ste. 900	Line 5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60606	Last 4 digits of account number
City State Zip Code	
Merchants Credit Guide Co.	On which entry in Part 1 or Part 2 list the original creditor?
Name 223 W. Jackson Blvd., Ste. 900	Line 6 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60606	Last 4 digits of account number
City State Zip Code	

First Name	Middle Name Last Nar	me	, , , , , , , , , , , , , , , , , , , ,
Enhanced Recovery Corp.		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 8014 Bayberry Road		Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Jacksonville	FL 32256	Last 4 digits of account number	
City	State Zip Code		
ICS/Illinois Collection Serv.		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 8231 W. 185th Street		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Tinley Park	IL 60487	Last 4 digits of account number	
City	State Zip Code		<del></del>
Convergent Outsourcing		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 800 SW 39th St.		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Renton	WA 98057	Last 4 digits of account number	
City	State Zip Code	•	
Nationwide Credit & Collection		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 815 Commerce Dr., Ste. 100		Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Oak Brook	IL 60523	Last 4 digits of account number	
City	State Zip Code		<del></del>
Credit Management, Inc.		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 4200 International Pkwy.		Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Carrollton	TX 75007-190	Di Last 4 digits of account number	
City	State Zip Code	-	

Debtor 1 Dedric Orlando Dacument Page 46 of 80 Case Number (if known)

First Name

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$500.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$500.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$19,762.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$51,927.00
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$

F:II :	n thin int		6 09000 Do	-1 ⊑	ilad N2/N2/16	Ento		L6 15:12:40	Desc Main	
FIII I	n this ini	ormation to ide	entify your case:				7 of 80			
Debt	tor 1	Dedric	Orlando		Ransberry	-				
		First Name Shenika	Middle Name Nicole		Last Name Ransberry					
Debt	tor 2 se, if filing)	First Name	Middle Name		Last Name	-				
			for the : <u>NORTHERN</u>	District of II						
			ioi tile . <u>NORTHERN</u>	District of <u>II</u>	(State)				Check if thi	e ie an
	e Number nown)				-				amended fi	
Offic	ial Fo	orm 1060	<u> </u>							
Sche	dule	G: Execu	tory Contract	s and l	Jnexpired Lea	ses				12/15
nforma additior 1. Do	tion. If mal pages	nore space is n s, write your na e any executor	s possible. If two marri eeded, copy the addition ime and case number (if y contracts or unexpired d submit this form to the	onal page, if known). ed leases?	fill it out, number the e	ntries, and	attach it to this p	page. On the top of		
	Yes. Fill	in all of the info	ormation below even if the	ne contracts	s or leases are listed in	Schedule .	A/B: Property (Off	icial Form 106A/B)		
exa	-	nt, vehicle leas	n or company with who e, cell phone). See the	-					•	
Pe	erson or	company with	whom you have the co	ntract or le	ase		State what	the contract or lea	ase is for	
2.1	Accepta	nce Now				_				
	Name 8310 S (	Cicero								
	Number	Street				_				
	Burbank			IL 6045	59					
	City			State Zip C	ode	_				
2.2						_				
	Name									
	Number	Street								
	City			State Zip C	ode	-				
2.3										
	Name					_				
	Number	Street				_				
	City			State Zip C	ode	_				
2.4										
	Name					_				
	Number	Street				_				
	City			State Zip C	ode	_				
2.5										
	Name					_				
	Number	Street				_				

State Zip Code

City

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Dedric	Orlando	Ransberry		
	First Name	Middle Name	Last Name		
Debtor 2	Shenika	Nicole	Ransberry		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	he : <u>NORTHERN</u> District of _	ILLINOIS		
			(State)		
Case Number	r		_		
(If known)					

12/15

## Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. <b>D</b>	o you have any codebtors? (If you are filing a joint case, do not list	t either spouse as a codebtor.)
	No.	
	Yes	
2. <b>V</b>	ithin the last 8 years, have you lived in a community property sta	rate or territory? (Community property states and territories include
A	rizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto R	Rico, Texas, Washington, and Wisconsin.)
	No. Go to line 3.	
	Yes. Did your spouse, former spouse, or legal equivalent live with	th you at the time?
	No	
	Yes. Inwhich community state or territory did you live?	Fill in the name and current address of that person.
	Name of your spouse, former spouse or legal equivalent	
	Number Street	
	Number Street	
	City State	Zip Code
	Column 1, list all of your codebtors. Do not include your spouse	
	hown in line 2 again as a codebtor only if that person is a guaran	
	chedule D (Official Form 106D), Schedule E/F (Official Form 106E chedule E/F, or Schedule G to fill out Column 2.	E/F), or Schedule G (Oπicial Form 106G). Use Schedule D,
	·	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.1		Schedule D, line
	Name	Schedule E/F, line
	Number Street	Schedule G, line
Щ.	City State	Zip Code
3.2		Schedule D, line
	Name	Schedule E/F, line
	Number Street	
		Schedule G, line
	City State	Zip Code
3.3		Schedule D, line
	Name	Schedule E/F, line
	Number Street	Schedule G, line
	Cit.	
	City State	Zip Code

Official Form 106H Record # 698317 Schedule H: Your Codebtors Page 1 of 1

Debtor 1 Dedric Orlando Ransberi	
Debior Pearle Charles Ransberr	ry
First Name Middle Name Last Name	
Debtor 2 Shenika Nicole Ransberr	ry
(Spouse, if filing) First Name Middle Name Last Name	

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

### Official Form 106I

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed		X Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Unemployed		Secretary
Occupation may Include student or homemaker, if it applies.	Employers name			Loren B Siegal
	Employers address			200 N LaSalle St
				Chicago, IL 60601
	How long employed there?			19 years
Part 2: Give Details About Month	ly Income			
spouse unless you are separated.  If you or your non-filing spouse ha	the date you file this form. If you have more than one employer, combined, attach a separate sheet to this form.	ne the information for a		, ,
			For Debtor 1	For Debtor 2 or non-filing spouse
, ,	ry and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$3,916.68
Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4. Calculate gross income. Add lin	e 2 + line 3.		\$0.00	\$3,916.68

 Official Form 106I
 Record #
 698317
 Schedule I: Your Income
 Page 1 of 2

Case 16-08000 Doc 1

Page 50 of 80
Case Number (if known) Document Dedric Orlando Debtor 1 First Name Middle Name Last Name

5. <b>List</b> 56 56 56	opy line 4 here	4. <b>_</b> 5a.	\$0.00	For Debtor 2 or non-filing spouse \$3,916.68
5. <b>List</b> 56 56 56	all payroll deductions: a. Tax, Medicare, and Social Security deductions	_	\$0.00	\$3,916.68
5a 5b 5d 5d	a. Tax, Medicare, and Social Security deductions	5a.	_	
5t 5d 5d	•	5a.		
50 50	o. Mandatory contributions for retirement plans	_	\$0.00	\$661.35
50		5b.	\$0.00	\$0.00
	c. Voluntary contributions for retirement plans	5c	\$0.00	\$0.00
56	d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
	e. Insurance	5e.	\$0.00	\$0.00
5f	Domestic support obligations	5f.	\$0.00	\$0.00
50	g. Union dues	5g.	\$0.00	\$0.00
5h	n. Other deductions. Specify:	5h.	\$0.00	\$0.00
6. <b>Add</b>	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$661.35
7. Calcı	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$3,255.33
8. List a	all other income regularly received:			
88	a. Net income from rental property and from operating a business,			
	profession, or farm			
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			
	monthly net income.	8a.	\$0.00	\$0.00
81	o. Interest and dividends	8b.	\$0.00	\$0.00
80		8c.	\$ 0.00	\$ 0.00
	dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			
	settlement, and property settlement.			
80	d. Unemployment compensation	8d. 	\$0.00	\$0.00
86	e. Social Security	8e. 	\$748.00	\$0.00
8f	Other government assistance that you regularly receive	8f.	\$194.00	\$0.00
	Include cash assistance and the value (if known) of any non-cash			
	assistance that you receive, such as food stamps (benefits under the			
	Supplemental Nutrition Assistance Program) or housing subsidies.			
80		8a	00.00	00.02
_		_		\$0.00
	· · · · · · · · · · · · · · · · · · ·	_		\$0.00
J. A	ad all other income. Add lines of 7 ob 7 oc 7 oc 7 oc 7 oc 7 og 7 om.	9.	\$942.00	\$0.00
	alculate monthly income. Add line 7 + line 9.	10.	\$942.00 +	\$3,255.33
	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	8g 8h 9	\$0.00 \$0.00 \$942.00	\$0
	alculate monthly income. Add line 7 + line 9.  dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$942.00 +	\$3,255.33

Fill in this in	nformation to identify y	our case:				
Debtor 1	Dedric First Name	Orlando Middle Name	Ransberry  Last Name	Check if this is:	ed filing	
Debtor 2	Shenika	Nicole	Ransberry		· ·	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following of	late:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT OF	FILLINOIS_			
Case Numbe	r		_	IVIIVI / DD /	1111	
						2 because Debtor 2
<u>Official F</u>	<u>form 106J</u>			☐ maintains a	separate house	ehold.
Schedul	le J: Your Ex	penses				12/14
Be as complete	e and accurate as poss	ible. If two married peopl	e are filing together, both ar	e equally responsible for supplying	ng correct informa	ation. If
more space is every question		sheet to this form. On th	e top of any additional page	es, write your name and case num	nber (if known). Ar	nswer
	Describe Your Household	1				
1. Is this a jo						
	Go to line 2.  Does Debtor 2 live in a	sanarata hausahald?				
	X No.	separate nousenoiu :				
	<u> </u>	st file a separate Schedule	e J.			
2. Do you	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for	Debitor 1 of Debitor 2	age	with you?
		each depend	lent	Sister	35	X Yes
Do not s names.	state the dependents'					No
				Daughter	15	X Yes
						No
				Daughter	13	X Yes
						No
				Niece	7	X Yes
						X No
						Yes
2 Da vaux	a avenana a in alivela					
	expenses include es of people other than	X No				
yourself	f and your dependents	? Yes				
Part 2:	Estimate Your Ongoing N	nonthly Expenses				
-				as a supplement in a Chapter 13 o	-	
the applicable		ruptcy is illed. If this is a	supplemental <i>Schedule</i> 3, c	heck the box at the top of the form	ii aiiu iii iii	
	-	=	nce if you know the value			/a aa.a.a
of such assist	tance and have include	d it on <i>Schedule I: Your I</i>	ncome (Official Form 106l.)			our expenses
		expenses for your reside	nce. Include first mortgage	payments and		£4.400.00
-	t for the ground or lot.  cluded in line 4:				4.	\$1,100.00
						<b>#0.00</b>
	eal estate taxes	and de San			4a.	\$0.00
	roperty, homeowner's, or				4b.	\$0.00
	•	r, and upkeep expenses			4c.	\$0.00 \$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	φυ.υυ

Schedule J: Your Expenses

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Dedric Debtor 1

Orlando First Name Middle Name

Document

Last Name

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Case Number (if known) \_

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$310.00
	6b. Water, sewer, garbage collection	6b.		\$50.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$345.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$1,000.00
8.	Childcare and children's education costs	8.		\$250.00
9.	Clothing, laundry, and dry cleaning	9.		\$175.00
10.	Personal care products and services	10.		\$70.00
11.	Medical and dental expenses	11.		\$100.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$477.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$120.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor	1 Dean	C Onando	Ransberry	Case Number (if known)	
	First Na	me Middle Name	Last Name		
21.	Other. S	pecify:		_ 21	. \$0.00
22	Your mo	nthly expense: Add lines 4 through 21.		22	\$3,997.00
	The resu	It is your monthly expenses.			
23.	Calculate	e your monthly net income.			
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.	23a	. \$4,197.33
	23b.	Copy your monthly expenses from line 2	2 above.	23b	\$3,997.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.	23c	\$200.33
		The result is your monthly net income.			
24.	-	expect an increase or decrease in your ex	•		
		nple, do you expect to finish paying for you	•	• •	
		e payment to increase or decrease because	e of a modification to the terms of y	our mortgage?	
	X No				
	Yes	Explain Here:			

 Official Form 106J
 Record #
 698317
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Dedric	Orlando	Ransberry
	First Name	Middle Name	Last Name
Debtor 2	Shenika	Nicole	Ransberry
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of _	ILLINOIS (State)
(If known)			_

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	ttorney to help you fill out bankruptcy forms?
No	to not you in out built apply forme.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	summary and schedules filed with this declaration and that they are true and
/s/ Dedric Orlando Ransberry	/s/ Shenika Nicole Ransberry
Signature of Debtor 1	Signature of Debtor 2
Date 02/27/2016	Date02/27/2016
MM / DD / YYYY	MM / DD / YYYY

			9001110111 1 446 6
Fill in this in	formation to ident	tify your case:	
Debtor 1	Dedric	Orlando	Ransberry
	First Name	Middle Name	Last Name
Debtor 2	Shenika	Nicole	Ransberry
(Spouse, if filing)	First Name	Middle Name	Last Name
United Ctates	Dankeruntau Caust for	the NODTHERN District of	II I INOIC
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	(State)
Case Number (If known)	r		_

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (i	r known). Answer every question.			
Part 1:	Give Details About Your Marital Status and When	re You Lived Before		
01. <b>Wha</b>	t is your current marital status?			
	larried			
	lot married			
02 <b>Duri</b>	ng the last 3 years, have you lived anywhere othe	r than where you live no	w?	
Y	es. List all of the places you lived in the last 3 years	s. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	Desico 1	lived there	Debitor 2.	lived there
			Same as Debtor 1	Same as Debtor 1
-	2039 W 68Th PI	FROM 01/2014		_
-	Chicago IL 60636-3246	To 06/2015		_
-				_
03 With	in the last 8 years, did you ever live with a spouse	e or legal equivalent in a	community property state or territory? (Comm	nunity
	erty states and territories include Arizona, Califor Wisconsin.)	rnia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas, Washi	ington,
and N				
_	es. Make sure you fill out Schedule H: Your Codebt	tors (Official Form 106H)		
Part 2:	Explain the Sources of Your Income			

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Orlando

Debtor 1 Dedric Ransberry Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$6,009 YTD From January 1 of current year until \$0 bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$0 Wages, commissions, \$42,471 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business \$52,772 Wages, commissions, \$9,725 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business

Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Document Page 57 of 80 Debtor 1 Dedric Orlando Ransberry Case Number (if known) First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$194/month From January 1 of current year until the date you filed for bankruptcy: Social Security for \$770/month From January 1 of current year until disabled Sister the date you filed for bankruptcy: LINK \$2300 est For last calendar year: (January 1 to December 31, 2015) Social Security for \$9,240 For last calendar year: disabled Sister (January 1 to December 31, 2015) \$2300 est LINK For last calendar year: (January 1 to December 31, 2014) Social Security for \$770 - December only For last calendar year: disabled Sister (January 1 to December 31, 2014)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Document Page 58 of 80

Dedric Orlando Ransberry Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debto	r 1	Dedric	Orlando	Ransberry	Case Number (if known)		
		First Name	Middle Name	Last Name			
11		-	you filed for bankruptcy, did ayment because you owed a	-	financial institution, set off any amo	unts from y	our accounts
	_	No. Go to line 11	anatina halaw				
12	_	Yes. Fill in the information of the second s		any of your property in the posses	sion of an assignee for the benefit o	of creditors,	a
	_	rt-appointed receiv	ver, a custodian, or another o	official?			
	_	Yes.					
P	art 5	List Certain G	ifts and Contributions				
13		-	you filed for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per person?		
	=	No. Yes. Fill in the deta	ails for each gift.				
14	_		-	you give any gifts or contributions	with a total value of more than \$60	າ0 to any cha	arity?
		No.					
		Yes. Fill in the deta	ails for each gift.				
P	art 6	List Certain Lo	osses				
15		hin 1 year before ynbling?	ou filed for bankruptcy or sir	nce you filed for bankruptcy, did yo	ou lose anything because of theft, fi	re, other dis	aster, or
		No.					
		Yes. Fill in the deta	ails for each gift.				
P	art 7	List Certain Pa	ayments or Transfers				
16	abo	out seeking bankru	ptcy or preparing a bankrupt	cy petition?	pehalf pay or transfer any property for services required in your bankru		ou consulted
	П	No.					
		Yes. Fill in the deta	ails				
		Party Contact Info		Description and value of any pr		payment ansfer	Amount of payment
		Geraci Law L.L.C					Payment/Value: \$4,000.00: \$490.00
		55 E. Monroe Str					paid prior to filing, balance to be paid
		Chicago,IL 60603	<u> </u>				through the plan.
		Party Contact Info		Description and value of any pr	operty transferred Date	e payment	Amount of payment
				,,,		ansfer	
		Geraci Law L.L.C					Payment/Value: \$4,000.00: \$490.00
		55 E. Monroe Str					paid prior to filing, balance to be paid
		Officago, IL 00003	,				through the plan.

Case Number (if known)

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Ransberry

First Name Middle Name Last Name Description and value of any property transferred Party Contact Info Amount of payment Date payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$490.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2015 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Dedric

Orlando

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Debtor	1	Dedric	Orlando	Ransberry	Case Number (if known) _			
		First Name	Middle Name	Last Name				
22 <b>F</b>	lav	e you stored property in a	storage unit or place	e other than your home within 1	year before you filed for bankruptcy?			
	■ No.							
•	Yes. Fill in the details.							
	_	res. I ili ili tile detalis.	Who	else has or had access to it?	Describe the contents	Do you still		
			WIIO	ise has of had access to it:	bescribe the contents	have it?		
Date	4.0-	Identify Property You	Hold or Control for Son	neone Fise				
Par	U E	identify Froperty Four		icolic Elsc				
	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.							
	ı	No.						
Г	٦	Yes. Fill in the details.						
_			Where	is the property?	Describe the property	Value		
Pari	t 10	Give Details About Env	vironmental Informatio	n				
For th	he p	purpose of Part 10, the fol	lowing definitions ap	ply:				
ha in	aza Iclu	rdous or toxic substances iding statutes or regulatio	s, wastes, or material ns controlling the cle	into the air, land, soil, surface eanup of these substances, was	ing pollution, contamination, releases water, groundwater, or other medium, ites, or material. aw, whether you now own, operate, or			
it	or	used to own, operate, or u	utilize it, including dis	sposal sites.				
		ardous material means any stance, hazardous materia	•		waste, hazardous substance, toxic			
Repo	rt a	all notices, releases, and p	proceedings that you	know about, regardless of whe	n they occurred.			
24 <b>F</b>	las	any governmental unit no	otified you that you m	nay be liable or potentially liable	under or in violation of an environme	ntal law?		
	ı	No.						
•		Yes. Fill in the details.						
L	_	res. I ili ili tile detalls.	Gover	nmental unit	Environmental law, if you know it	Date of notice		
25 <b>F</b>	lav	e you notified any govern	mental unit of any re	lease of hazardous material?				
I	1	No.						
Ī	Ξ,	Yes. Fill in the details.						
			Gover	nmental unit	Environmental law, if you know it	Date of notice		
					, ,			
26 <b>F</b>	lav	e you been a party in any	judicial or administra	ative proceeding under any env	ironmental law? Include settlements a	nd orders.		
ı	1	No.						
Ī	Ξ,	Yes. Fill in the details.						
	_		Court	or agency	Nature of the case	Status of the case		
Part	: 11	Give Details About You	ur Business or Connec	tions to Any Business				
21 <b>V</b>					ny of the following connections to any	business?		
		☐ A sole proprietor or se	elf-employed in a trad	e, profession, or other activity,	either full-time or part-time			
		A member of a limited	liability company (LL	.C) or limited liability partnershi	ip (LLP)			
		A partner in a partners	ship					
		An officer, director, or	managing executive	of a corporation				
		An owner of at least 59	% of the voting or equ	uity securities of a corporation				
		_						
	ı	No. None of the above app	lies. Go to Part 12.					
[	Yes. Check all that apply above and fill in the details below for each business.							

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Debtor 1 <u>Dedric</u> Orlando Ransberry Case Number (if known) \_ First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ✗ /s/ Shenika Nicole Ransberry ★ /s/ Dedric Orlando Ransberry Signature of Debtor 1 Signature of Debtor 2 Date \_02/27/2016 Date 02/27/2016 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person \_ \_\_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Page 63 of 80 Document

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re					
Dedric Orlando Ransberry and Shenika Nicole Ransberry / Debtors			Case No:		
Kansberry / Debto	15		Chapter:	Chapter 13	
	DISCLOSURE OF COM	MPENSATION OF ATTORNE	EY FOR DEI	BTOR	
compensation paid t	U.S.C. § 329(a) and Fed. Bankr. P. 2016(b to me within one year before the filing of the indered on behalf of the debtor(s) in contem-	he petition in bankruptcy, or agr	eed to be pai	d to me, for service	ees
For legal servi	ices, I have agreed to accept	\$4,000.00			
Prior to the fili	ing of this statement I have received	\$490.00			
Balance Due		\$3,510.00			
2. The source of t	the compensation paid to me was:				
Debtor(s	Other: (specify				
3. The source of o	compensation to be paid to me is:				
Debtor(	culcii (opecily				
I have not of my law firm.	t agreed to share the above-disclosed comp	ensation with any other person u	unless they an	re members and as	ssociates
I have agr	reed to share the above-disclosed compensation	ation with a other person or pers	ons who are	not members or as	ssociates
5. In return for the case, including	e above-disclosed fee, I have agreed to rene:	der legal service for all aspects of	of the bankru	ptcy	
a. Analysis coankruptcy;	of the debtor's financial situation, and rend	lering advice to the debtor in det	termining wh	ether to file a peti	tion in
b. Preparatio	on and filing of any petition, schedules, stat	tements of affairs and plan which	h may be req	uired;	
c. Represent	ation of the debtor at the meeting of creditor	ors and confirmation hearing, ar	nd any adjour	ned hearings there	eof;
6. By agreement v	with the debtor(s), the above-disclosed fee	does not include the following s	service:		
					ı
		ERTIFICATION		·	
pay	I certify that the foregoing is a complete syment to	statement of any agreement of a	rrangement i	Or	
	e for representation of the debtor(s) in this l				
_	<del> </del>	/s/ David M. Lulkin			
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

Page 1 of 1 698317 Record #

Name of law firm

# UNITED STATES BANKRUP 1 & COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and signification of the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

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- 2. Inform the debtor that the debtor must be puricual and information of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Mail (d) Any portion of the retainer that 95 400 Calmed Figure 160 Pexpenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney	has received,	49	<u> </u>	
toward the flat fee, leaving a balance due of \$				for expenses
leaving a balance due for the filing fee of \$	0			



Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main 4. In extraordinary circumstances, such as extended extended enterings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2 / 27/ 2016

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

#### Case 16-08000 Doc 1 File**d 82168 115w IEht O**red 03/08/16 15:12:40

National Headquarters: 55 E. Monroe Stock #8400 Chicago, 8.696030 01866925-1313 help@geracilaw.com



Date: 2/27/2016

Consultation Attorney: CDS

Record #: 698-317

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

per month for \_\_\_\_\_\_ months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$\_\_\_\_\_ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. Shenika Ransberry (Joint Debtor)

Dated: 2-27-16

Dedrie Ransberry (Debtor)

Attorney for the Debtor(s)

all of the funds into my Chapter 13 plan.

Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dedric Orlando Ransberry and Shenika Nicole Ransberry / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION	I OE CDENI	ITOD MATDIY
VERIFICATION	I UF GREDI	IIUR WAIRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/27/2016 /s/ Dedric Orlando Ransberry

**Dedric Orlando Ransberry** 

X Date & Sign

Dated: 02/27/2016 /s/ Shenika Nicole Ransberry

X Date & Sign

Shenika Nicole Ransberry

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

# Document Page 72 of 80 In re Dedric Orlando Ransberry and Shehika Nicole Ransberry / Debtors

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Dedric Orlando Ransberry and Shenika Nicole Ransberry / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/27/2016	/s/ Dedric Orlando Ransberry		
	Dedric Orlando Ransberry		
Dated: 02/27/2016	/s/ Shenika Nicole Ransberry		
	Shenika Nicole Ransberry		
Dated: 03/02/2016	/s/ David M. Lulkin		
	Attorney: David M. Lulkin		

Record # 698317 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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tor 1	Dedric	Orlando	Ransberry	Case Number (if Kno	J,
	First Name	Middle Name	Last Name		
		•		•	
rt 6:	Answer These Question	s for Reporting Purposes			
	nat kind of debts do u have?	16a. Are your debts as "incurred by an	individual primarily for a pe	ots? Consumer debts are defin ersonal, family, or household pur	ed in 11 U.S.C. § 101(8) rpose."
		money for a busine	ess or investment or throu	rts? Business debts are debts to the operation of the business	hat you incurred to obtain or investment.
		∐No. Go to line ☐Yes. Go to line	e 17.	consumer debts or business de	bts.
		- Communication of the communi			
	re you filing under hapter 7?		ng under Chapter 7. Go to		
	•		nder Chapter 7. Do you es	stimate that after any exempt pro	operty is excluded and
	o you estimate that after	administrati	ve expenses are paid that	funds will be available to distrib	are to misecular distribute.
	ny exempt property is xeluded and	∏No.			
_	dministrative expenses	Пуев.			
8	re paid that funds will be	, <u> </u>			
2	vailable for distribution				
	o unsecured creditors?		F3.4.6		25,001-50,000
	low many creditors do	1-49		00-5,000 01-10,000	☐ 50,001-100,000
-	ou estimate that you	50-99		001-25,000	☐ More than 100,000
(	owe?	100-199	,,		
		200-999	77.4.4	200 004 040 million	☐\$500,000,001-\$1 billion
	How much do you	\$0-\$50,000	= :	,000,001-\$10 million 0,000,001-\$50 million	\$1,000,000,001-\$10 billion
	estimate your assets to	\$50,001-\$100,00	·	0,000,001-\$55 million	□\$10,000,000,001-\$50 billion
	be worth?	\$100,001-\$500,0		00,000,001-\$500 million	☐More than \$50 billion
		□ \$500,001-\$1 mil			□\$500,000,001-\$1 billion
0.	How much do you	\$0-\$50,000		,600,001-\$10 million	☐\$1,000,000,001-\$10 billion
	estimate your liabilities	\$50,001-\$100,0		0,000,001-\$50 million	☐ \$10,000,000,001-\$60 billion
	to be?	<b>5100,001-\$500</b> ,		0,000,001-\$100 million	☐ More than \$50 billion
		🔲 \$500,001-\$1 mi	ilion □\$1	00,000,001-\$500 million	Mote man 420 punct.
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				of title 11, United States Code, s	
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				_	
Fill in this	information to identif	y your case:			
FIII III GIIS	internation to recomme			7	
Debtor 1	Dedric	Oriando	Ransberry		
	First Name	Middle Name			
Debtor 2	Shenika	Nicole Middle Herre	Ransberry		
(Spouse, if fille					
United Sta	ites Bankruptcy Court for	he: NORTHERN District of	(State)		
Case Nun	nber		<del>_</del>	Check if this is an	
(if known)				amended filing	
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	Form 106 D				
Declar	ation Ahout	an Individual	Debtor's Schedule	)S	12/15
If two marri	ed people are filing to	gether, both are equally res	ponsible for supplying correct in	ormanon.	
You must fi	ile this form whenever	you file bankruptcy schedu	des or amended schedules. Maki enkruptev case can result in fine:	ng a faise statement, concealing property, or s up to \$250,000, or imprisonment for up to 20	
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	es. Name of Person_			Attach Bankruptcy Petition Preparer's Notice, Declaration, an	ıd
U	es. Name of Person_		<u></u>	Signature (Official Form 119).	
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11	manathe of porture 1 d	eclare that I have read the s	ummary and schedules med will	Mile about and and are a second	

Sheruka Rambero
Signature of Debtor 2

Date 2 12 /20

Date : <u>021 2 /12016</u> MM / DD / YYYY Case 16-08000 Doc 1 Filed 03/08/16 Entered 03/08/16 15:12:40 Desc Main Document Page 76 of 80

<b>5</b> 14d	Dedric	Orlando	Ransberry	Case Number (if known)	
Debtor 1	First Name	Middle Name	Lest Name		1 <del>1111111111111</del>
	1 444 (144)			WELL THE TOTAL CONTROL OF THE TOTAL CONTROL OT THE TOTAL CONTROL OF THE TOTAL CONTROL OF THE TOTAL CONTROL OT THE TOTAL CONTROL OF THE	

Part 12:	Sign Below
I have re answers in conne 18 U.S.C	ad the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud action with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  55 152, 1341,18(9, and 3571.  Signature of Debtor 1
	MM / DD / YYYY
Did you	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No Ye	
Did yo	u pay or agree to pay someone will is not an account, the same of the pay of agree to pay someone will be not an account.
■ No □ Ye	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).
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## DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are unity or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. 1. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLABMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining countrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if Liwe have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, 3. MAKE SURE OUR PETITION IS ACCURATE!!!! Meate Carlet

Dated: 02127 /2016

Dedric Orlando Ransberry

Dated: 8 187 12016 Thenoka Rambou Shenika Nicole Ransberry

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dedric Orlando Ransberry and Shenika Nicole Ransberry / Debtors

Bankruptcy Docket #:

Judge:

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dedric Orlando Ransberry Shenika Nicole Ransberry

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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	T-lloudhane riene			
i, C	calculate the median family income that applies to you. Follow these steps:			275. 475
	6a. Fill in the state in which you live.			
1	16b. Fill in the number of people in your household.		"Г	\$103,018.00
1	16c. Fill in the median family income for your state and size of household	in the separate	13.	\$103,016.00
7. ł	How do the lines compare?		44.11	
1	17a. X ine 15b is less than or equal to line 16c. On the top of page 1 of this form, check (205/h)/3) Go to Part 3. Do NOT fill out Celculation of Disposable Income (O		r 11 U.	.s.c
1	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, L § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Office your current monthly income from line 14 above.	pienosable income is determined under 11 U.S.C.		
_	art 3: Calculato Year Commitment Pariod Under 11 U.S.C. §1328(b)(4)			
	Copy your total average monthly income from line 11.			\$3,194.00
				T-12-12-12-12-12-12-12-12-12-12-12-12-12-
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to de	with you, and you contend duct part of your spouse's		
	income, conv the amount from line 13d.	,		\$0.00
	if the marital adjustment does not apply, fill in 0 on line 19a.			00 404 00
	Subtract line 19a from line 18.			\$3,194.00
20.	. Calculate your current monthly income for the year. Follow these steps:			\$3,194.00
	20a. Copy line 19b	***************************************		x 12
	Multiply by 12 (the number of months in a year).			
	20b. The result is your current monthly income for the year for this part of the form.			\$38,328.00
	20c. Copy the median family income for your state and size of household from line 16	ic		\$103,018.00
L	1. How do the lines compare?			1
ľ	<ol> <li>How do the lines compare?</li> <li>Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of p 3 years. Go to Part 4.</li> </ol>	age 1 of this form, check box 3, The commitment p	епоа к	S
١.	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, or	n the top of page 1 of this form,		
	Line 20b is more than or equal to line 20c. Chicks Constitution of the Check box 4, The commitment period is 5 years. Go to Part 4.			
	Part 4: Sige Balow	the state of the same server		
	By signing here, i declare under penalty of perjury that the information on this s	Shenika Nicole Ransberry	Y	7
	Date: <u>/)2 / 2 7</u> /2016	Date: 2 1 2 1/2016		
	if you checked line 17a, do NOT fill out or file Form 1220-2.	that farm some your current monthly income from it	ne 14 a	above.
	If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of	mationn, copy your current monthly a	·······	

Form B 201A, Notice to Consumer Debtor(s)

In re Dedric Orlando Ransberry and Shenika Nicole Ransberry / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dedric Orlando Ransberry

Dated: 3 / 2 12016

Dated: 3 / 2 12016

Attorney: David M. Lulkin

Form B 201A, Notice to Consumer Debtor(s)